IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) A method of transacting by linking a primary account and secondary accounts, based on a ~~For the~~ bank transaction system ~~linking accounts service composed of the~~ comprising: a main computer system ~~in charge of~~ managing transaction on an account holder's account ~~,~~; ~~and the~~ a database connected to the ~~said~~ main computer system and configured to store ~~of~~ the account holder's account information which is saved and managed by the main computer system ~~connected to the said main computer system; common account created by the main computer system as an intermediate storage for transaction process, connected to the said main computer system; the linked account translator storing and managing primary account and linked secondary accounts, also connected to the said main computer system~~; and a payment gateway connected to the main computer system and configured to manage payment ~~managing transactions~~ between ~~external merchants and~~ the main computer system and external merchants and/or banks ~~, also connected to the main computer system; equipped with external network connection hub which connects transaction information between external transaction equipments and the main computer system, also connected to the main computer system; and the said external transaction equipments are one or more of DTMF measures of wire or wireless telephone to create transaction data and terminal connected via internet server, ARS server for transaction service on the said primary account and linked secondary accounts with the said linked account translator and common account, ATM terminal, counter terminal, etc.~~,

the ~~transaction~~ method comprising the steps of: ~~,~~

creating a ~~first step, the~~ transaction request ~~created~~ at a user terminal ~~connected via internet server, DTMF, ATM terminal, etc. is received by~~ and sending the created transaction request to the main computer system, ~~and~~ so that the ~~said~~ main computer system sends ~~back~~ an account data request to the ~~said equipment which created and sent transaction request~~ user terminal ~~.~~;

~~Second step followed by the said first step,~~

sending account data ~~such as account number as well as PIN~~ from ~~transaction requesting equipment~~ the user terminal to the main computer system;

~~Third step,~~ the main computer system ~~discriminates~~ classifying the linked primary and secondary accounts ~~from the~~ based on account classification code~~s~~ and notifies the linked account translator of a result, the linked account translator connected to the main computer

system and configured to store and manage the primary account and linked secondary accounts;

~~Fourth step, wherein~~ the ~~said~~ linked account translator ~~links~~ providing ~~the respective primary account as well as linked secondary accounts respectively to~~ the main computer ~~in receipt of the notification~~ with information related to the classified primary account and linked secondary accounts~~,~~; and

selecting ~~selects linked~~ transaction accounts to be involved in the transaction from the primary account and linked secondary accounts according to ~~the~~ data received from the ~~external network connection hub~~ user terminal~~.~~;

~~Fifth step, the settling step wherein~~ the ~~said~~ main computer system ~~receives~~ receiving ~~selected transaction,~~ transaction information ~~as well as~~ related to a type of transaction and a transaction amount from the user terminal, and storing the transaction information in a common account configured to store the transaction information during the transaction~~then settles together with the information on transaction statement and transaction amount~~; and

~~Following the fifth step,~~

the main computer system sending the stored transaction information to the linked account translator to update ~~settles~~ the primary account ~~as well as~~ and linked secondary accounts ~~respectively~~ based on the transaction information ~~of transaction~~ to finish the ~~requested~~ transaction.

2. (Currently Amended) The method according to claim 1, further comprising the steps of:

~~wherein among the primary account as well as the linked secondary accounts, as a result of inquiry on transaction information at the external network connection hub by the main computer system,~~

~~more comprising the step wherein main computer system settles the transaction information as well as transaction amount on the common account on transaction requests to another bank such as transferring to another bank account, and the step wherein~~ the main computer system ~~transmits~~ if the type of transaction requires a fund transfer between the banks, transmitting account transfer information ~~to~~ through the payment gateway to ~~get~~ receive ~~the respective bank~~ approval on the fund transfer from the banks[[,]]; and

~~followed by the said step wherein~~ the main computer system ~~settles~~ adjusting the primary account ~~as well as~~ and linked secondary accounts respectively based on the transaction ~~statement and amount~~ information ~~from~~ in the common account and the fund

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transfer.

3. (Currently Amended) The method according to claim 1,

~~more comprising the step~~ wherein ~~the transaction request is created~~the user terminal is selected from ~~another~~ a bank computer system, ~~and/or~~ a card transaction terminal connected via a VAN (Value-Added Network), and an ~~/or any other~~ authorized financial trade institute computer system via a network~~[[s]]~~,

~~and followed by the said previous step, the step wherein~~the main computer system ~~sending for~~sends the account data request to the bank computer system ~~or~~, the card transaction terminal or the authorized financial trade institute computer system ~~that created the request~~ via the payment gateway in receipt of the ~~said~~ transaction request,

~~and the step wherein the requested equipments send account information~~the account data including an account number~~, etc.,~~ is sent to the main computer system via the payment gateway,

~~and the step followed by the previous step, wherein~~ the main computer recognizes the account number as a linked account ~~through~~according to ~~an~~the account classification codes and transmits the account number to the linked account translator system, in receipt of the account data ~~such as account number~~,

~~and the step followed by the previous step, wherein the linked account translator which received the said account number connects each corresponding primary account as well as linked secondary accounts to the main computer system,~~

~~and followed by the step, the step wherein the equipment that requested transaction via payment gateway,~~ the user terminal ~~transmitting~~transmits a transaction terminal ID ~~number as well as transaction amount, etc.,~~ to the main computer system and the ~~said~~main computer system sends ~~those~~the transaction terminal ID to the linked account translator,

~~and the step wherein~~the linked account translator ~~classifies according to the transaction information whether the transaction merchant is defined with merchant specified account, and linked account translator informs to the main computer system to verify for the case of the specified merchant~~determines whether the transaction terminal ID is associated with one or more accounts of the linked primary and secondary accounts, and causes the transaction to be made on the associated one or more accounts, and

~~and followed, the step wherein~~the main computer system transmits ~~the said verification result~~ a determination result to the payment gateway and ~~settles on~~adjusts the common account based upon the transaction information ~~on transaction statement and~~

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~~amount, etc.~~

~~followed by the step, the final step wherein the main computer system settles on the primary account as well as linked secondary account respectively based on information including transaction statement from the common account, and the transaction on the primary account and linked secondary accounts is finished~~.

4. (Currently Amended) The method according to claim 3,

~~more comprising the step~~ wherein the linked account translator ~~decides whether or not if the merchant is conformable as to be the specified merchant from the transaction information received from payment gateway~~ determines whether the transaction terminal ID is associated with one or more accounts of the linked primary and secondary accounts, by comparing the ~~code within the transaction information transmitted via payment gateway including~~ transaction terminal ID and the account classification code_s assigned by the bank_s to the account holder's primary account and ~~one or more~~ linked secondary accounts managed by the linked account translator.

5. (Currently Amended) The method according to claim 1,

the ~~service~~ type of transaction on the ~~said~~ primary account and linked secondary accounts_ ~~more~~ includes ~~the services on newly opening~~ activation of the_ linked secondary account_s, linking of a new_ account[[s]], ~~guide~~ providing information on the_ linked accounts, inquiry on the_ linked accounts, ~~deposits~~ depositing on the_ linked accounts, and_ withdrawa_l on the_ linked accounts~~, etc~~.

6. (New) The method according to claim 1, wherein the main computer system is further connected with an external network connection hub for relaying transaction data between the main computer system and the user terminal.

7. (New) The method according to claim 6, wherein the user terminal connected to the external network connection hub is selected from a wire or wireless DTMF (Dual Tone Multi Frequency) phone communicating via an ARS (Automated Response System) server, an ATM (Automated Teller Machine) terminal, and an Internet terminal communicating via the Internet.